



George's Creek Acquisition Project

Full Mitigation Best Practice Story

Allegany County, Maryland

Allegany County, MD - Allegany County lies within the Potomac River Basin; historically it has experienced devastation of property and loss of life due to swift flowing high water. The total land area of Allegany County that is located in the 100-year floodplain roughly equals the National average (about 10%). Unfortunately the population is concentrated in the narrow river valleys where the flood hazard is greatest.



Flooding as a result of flash flood events come from intense regional summer thunderstorms or long spring rains on the melting snow pack, causing extended periods of high water. The flooding from the aftermath of the January 1996 blizzard, and subsequent damage from Tropical Storm Fran (1996) left substantial damaged to eight residences.

This project represents the first stage of a three-part project aimed at lessening the hazard to life and property in the George's Creek Basin. The project will acquire and demolish the substantially damaged structures and grade the land. The property will then be dedicated to open space in perpetuity and access for recreational use provided. Stages II and III of the project will involve elevations and retrofitting.

This project permanently removes these families' homes from the floodplain and prevents future construction in this area. Damages related to these properties from the two major events in 1996 (including property repairs, loss of services, and loss of rental income) are estimated at \$160,000. This acquisition removes these repetitive loss properties from the National Flood Insurance Program (NFIP) rolls and the need for future Federal disaster aid.

Standard Homeowner's insurance policies do not cover flood damage. The National Flood Insurance Program makes Federally backed flood insurance available to homeowners, renters, and business owners in participating communities.

Activity/Project Location

Geographical Area: **Single County (County-wide)**

FEMA Region: **Region III**

State: **Maryland**

County: **Allegany County**

Key Activity/Project Information

Sector: **Public**
Hazard Type: **Flooding**
Activity/Project Type: **Acquisition/Buyouts; Flood-proofing; Elevation, Structural**
Structure Type: **Wood Frame**
Activity/Project Start Date: **03/1999**
Activity/Project End Date: **Ongoing**
Funding Source: **Hazard Mitigation Grant Program (HMGP); Local Sources; State sources**
Funding Recipient: **Local Government**
Funding Recipient Name: **Allegany County Commissioners**

Activity/Project Economic Analysis

Cost: **\$201,750.00 (Estimated)**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Yes**
Federal Disaster #: **1081 , 01/11/1996**
Value Tested By Disaster? **No**
Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: **<http://www.floodsmart.gov/>**
Reference URL 2: **<http://www.maryland.gov/>**

Main Points

- The project will acquire and demolish the substantially damaged structures and grade the land. The property will then be dedicated to open space in perpetuity and access for recreational use provided.
- Stages II and III of the project will involve elevations and retrofitting.
- This project permanently removes these families' homes from the floodplain and prevents future construction in this area.